

**Information to identify the case:**

Debtor 1	<b>Ralph E Germany</b>	Social Security number or ITIN <b>xxx-xx-1779</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Sandra Louise Germany</b>	Social Security number or ITIN <b>xxx-xx-2012</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>18-20149-GLT</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ralph E Germany

Sandra Louise Germany

8/6/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
Ralph E Germany  
Sandra Louise Germany  
Debtors

Case No. 18-20149-GLT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 318

Page 1 of 2  
Total Noticed: 30

Date Rcvd: Aug 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2018.

db/jdb	+Ralph E Germany, Sandra Louise Germany, 1120 Trinity Ridge Road Apt 104, Raleigh, NC 27607-4226
r	+Kevin Shaner, RE/MAX Select Realty, 1761 Golden Mile Highway, Monroeville, PA 15146-2011
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
r	+ReMax Select Realty, 1761 Golden Mile Highway, Monroeville, PA 15146-2011
14759158	+Citibank, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
14759159	+Citibank/Goodyear, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14759160	+Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
14759161	+Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
14759162	+Citizens Bank, Attn: Bankruptcy, 443 Jefferson Boulevard Ms Rjw-135, Warwick, RI 02886-1321
14830555	+Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14759166	Pagoda, PO Box 659819, San Antonio, TX 78265-9119
14759167	+State Collection Service Inc, 2509 South Stoughton Road, Madison, WI 53716-3314
14759171	+Transworld Systems Inc, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QNLCARDIELLO.COM Aug 07 2018 06:03:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 07 2018 02:10:13 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+E-mail/Text: kburkley@bernsteinlaw.com Aug 07 2018 02:10:46 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14759156	+EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14806229	EDI: CAPITALONE.COM Aug 07 2018 06:03:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14759157	+EDI: CHASE.COM Aug 07 2018 06:03:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298
14759163	+EDI: WFNNB.COM Aug 07 2018 06:03:00 Comentiy Bank/Roamans, PO Box 182789, Columbus, OH 43218-2789
14759164	+E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 07 2018 02:10:37 Fifth Third Bank, 1830 East Paris Avenue, Grand Rapids, MI 49546-8803
14759165	+E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 07 2018 02:10:37 Fifth Third Bank, Attn: Bankruptcy, 1850 East Paris Avenue Southeast, Grand Rapds, MI 49546-6210
14829141	EDI: PRA.COM Aug 07 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14759474	+EDI: PRA.COM Aug 07 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14852160	+EDI: RESURGENT.COM Aug 07 2018 06:03:00 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14759168	+EDI: RMSC.COM Aug 07 2018 06:03:00 Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14759169	+EDI: RMSC.COM Aug 07 2018 06:03:00 Synchrony Bank/QVC, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14759170	+EDI: RMSC.COM Aug 07 2018 06:03:00 Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
14759172	+EDI: VERIZONCOMB.COM Aug 07 2018 06:03:00 Verizon, Verizon Wireless Bankruptcy, 500 Technology Drive Suite 500, Weldon Springs, MO 63304-2225
14831566	EDI: AIS.COM Aug 07 2018 06:03:00 Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	FIFTH THIRD BANK
aty*	+Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: culy  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Aug 06, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2018 at the address(es) listed below:

Daniel P. Foster on behalf of Debtor Ralph E Germany dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Sandra Louise Germany dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor FIFTH THIRD BANK bkgroup@kmlawgroup.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Natalie Lutz Cardiello on behalf of Trustee Natalie Lutz Cardiello ncardiello@comcast.net,  
ncardiello@ecf.epiqsystems.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8